

ANN E. WATTS

Watts is the Private Activity Bond program manager and a housing development specialist for the Colorado Division of Housing (CDOH). She provides technical assistance and gap financing to local agencies & local governments to foster the development of affordable housing projects & programs. She also reviews applications made to CDOH for funding from State and Federal sources.

Prior to CDOH, Ann worked as the City of Fort Collins' affordable housing planner, where she authored a needs analysis and facilitated the development of the city's affordable housing priorities and strategies. She also has experience working as a not-for-profit developer of affordable housing, and she has a Master's degree in City and Regional Planning from Rutgers University.

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ROBERT M. MUNROE

For 17 years, Munroe was as a commercial banker in the Denver area, including senior management positions in commercial business and real estate lending as well as overall bank administration. For 8 years, he co-owned and managed a specialty investment banking firm targeting debt and equity placements for private and public companies. Over the last 10 years, Bob has worked in the affordable housing arena, focusing on multi-family development and finance as well as participating in single-family and economic development finance programs, with such organizations Colorado Housing & Finance Authority, Mercy Housing, Inc. and Mercy Loan Fund. He is currently a Board member and Chair of the Loan Committee for Mile High Housing Fund and sits on the Loan Committee for Funding Partners for Housing Solutions.

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KAREN HARKIN

Harkin is the Director of Home Finance for the Colorado Housing and Finance Authority (CHFA). For more than 20 years, she has been active in affordable housing in the public, private, and non-profit sectors. Under her leadership at CHFA, loan production doubled in three years to nearly one-half billion dollars; loan servicing achieved a 92% customer satisfaction rating and a HUD Tier 1 Loss Mitigation rating. Karen developed and implemented HomeAccess, a homeownership program for very-low-income people with disabilities, which received an NCSHA Award for Program Excellence. She is active with the Housing Colorado NOW! Conference, with previous roles as Conference Co-chair, Committee Chairperson, and past President of the founding entity Rural Housing NOW!. She serves on the Colorado Housing Assistance Corporation (CHAC) Board and is Board Vice President of Habitat for Humanity of Colorado. She holds the designations of Certified Mortgage Banker and Certified Mortgage Lender. She is a 2005 Colorado Housing NOW! Eagle Award Nominee.

Prior to moving to Colorado, Karen was recognized for her work with the Delaware State Housing Authority as the Employee of the Year and as a recipient of the Delaware Governor's *Making A Difference for Delaware* award. She has a bachelor's degree and an MBA from universities in Wisconsin and Iowa.

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CATHERINE KEARNEY MARINELLI

Catherine is a senior associate and one of the founding staff at Civic Results. She is also the Director of Policy and Programs for the Metro Mayors Caucus (Caucus), a voluntary and cooperative regional alliance of 37 mayors from the Denver metropolitan area, housed within Civic Results. Since 1996 Catherine has worked with the Caucus to identify and address critical regional and local policy issues and implement policy initiatives.

Catherine facilitates the Caucus' multi-jurisdictional single family mortgage bond program. The program, recognized with a Governor's Smart Growth and Development Award, pools Private Activity Bonds to provide down payment assistance and below market mortgages to low and moderate first time homebuyers. Eight issuances since 1997 have provided more than \$144 million in assistance and mortgages throughout the metro area. Catherine also led the Caucus effort to partner with the Colorado Housing and Finance Authority to create a \$57 million pool of funds for the finance of affordable transit oriented multi-family rental housing along the region's transit corridors. In 2004, Catherine drafted and oversaw the multi-jurisdictional process to refine and adopt the Water Stewards Memorandum of Understanding. The MOU was signed by 28 jurisdictions, and endorsed by Governor Bill Owens and more than 16 organizations. In 2005 Catherine led the multi-jurisdictional follow up effort to draft Best Management Practices for water conservation (demand side) currently in use as an appendix to the Colorado Water Conservation Board's Model Water Conservation Plan. In the area of energy efficiency and conservation, Catherine staffs the Caucus' Energy Committee and in 2006 she led the multi-jurisdictional effort to draft and execute a energy efficiency MOU that was unanimously supported by the Caucus' 37 member governments. On behalf of the Caucus, Catherine staffed the 2006 founding of the Metro Denver Health and Wellness Commission, now housed within Civic Results. Catherine also served on the lead policy team drafting the Mile High Compact. The Awahnee Award winning compact on growth management in 2000 was the first of its kind in the nation. Catherine has worked on special projects for agencies, local governments and foundations including the Regional Air Quality Council, the U.S. Department of Transportation, the Denver Regional Council of Governments, the Counselors of Real Estate, and The Denver Foundation.

Catherine is a licensed Realtor in the State of Colorado and has a Masters in Public Administration, with a concentration in Environmental Law & Policy from the University of Colorado at Denver. She also holds a B.A. in Political Science, cum laude, from Colorado State University. She and her husband Bill have two young children and live in Denver's Stapleton neighborhood.

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DEANNE MCCANN

McCann is El Paso County's Economic Development Manager. She is responsible for the county's enterprise zone, affordable housing activities, county housing authority, issuance of private activity bonds and community development block grants. DeAnne has been with the county for over 20 years and was previously involved as a lender in single family bond programs.

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JAIME G. GOMEZ

Gomez currently serves as Director of the Commercial Lending Division for the Colorado Housing and Finance Authority (“CHFA”). As director, he has oversight responsibility for the organization’s multi-family loan production activities, the low income housing tax credit allocation program, the New Markets Tax Credit allocation, and CHFA’s economic development lending programs.

Prior to his position with CHFA, Gomez served as the Director of Finance and Business Development for the Colorado Office of Economic Development under Governor Roy Romer, and spent five years with the Denver Branch of the Federal Reserve Bank of Kansas City - including two years as a Managing Examiner in the Consumer Affairs Division (of the Bank Examinations and Inspections Unit). Jaime is a native of Colorado and earned his Bachelors of Science degree in Finance from the University of Colorado at Boulder. He is a certified Examiner by the Board of Governor’s of the Federal Reserve Bank, and is a graduate of the Executive Leadership Program at the University of Notre Dame’s Mendoza College of Business.

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FRED MARIENTHAL

Marienthal is a Partner in Kutak Rock LLP's Denver office. He has served as bond counsel to many issuers on private activity bond financings since joining the firm in 1983. Fred is also a Managing Director and Chairman of Kutak Rock Consulting and has represented issuers and financial institutions before various state legislatures and federal agencies. Governors Roy Romer and Bill Owens appointed Fred to serve on the Colorado Municipal Bond Supervision Advisory Board. Fred received a Bachelor of Arts degree, with distinction, from the University of Arizona in 1977, a Master of Public Administration degree from the University of Colorado in 1979 and a Juris Doctor degree from the University of Denver in 1982. Prior to joining the firm in 1983, Fred served as a staff assistant to United States Representative Timothy E. Wirth (D-Colo.) during the 97th and 98th Congresses.

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STAN RAINE

Raine joined Sherman & Howard in 1978 and became a Member of the firm in 1984. He is a graduate of the University of Pennsylvania (B.S., summa cum laude, 1975) and Harvard University (J.D., cum laude, 1978). He has had extensive experience as bond counsel and disclosure counsel with traditional and conduit municipal issues in Colorado, New Mexico and Nevada. Stan is also listed in "Best Lawyers in America."

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